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The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This not only helps in tracking expenses but also ensures compliance with tax regulations.

In the second section, the author provides a detailed breakdown of the monthly budget. It includes categories for housing, utilities, food, and entertainment. Each category is further divided into sub-items, allowing for a granular view of where the money is being spent.

The third section focuses on investment strategies. It outlines the author's approach to diversifying their portfolio, including stocks, bonds, and real estate. The goal is to achieve long-term growth while managing risk.

Finally, the document concludes with a summary of the author's financial goals for the coming year. It includes targets for savings, debt reduction, and overall net worth. The author expresses confidence in their ability to meet these goals through disciplined financial management.



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THE LOVE WE LIVE BY.

BY THE AUTHOR OF "A LIVING CHRIST."

= mrs. Ratcliff.]
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THE LOVE WE LIVE BY.

BY THE AUTHOR OF "THE LIVING CHRIST."



E sing our little songs of life, each in a separate key, with our own chords and discords which only God can bring into harmony; but there is one chorus that comes straight from every soul, and tells of God's love and help and tender care, to the least and the greatest, to the weak and to the strong. For what we know in our own consciousness about the love of God generally measures the depth of our religion. We may differ in many things, but here heart answers to heart. Indeed, religious experience is just finding out God's love: and those who do not find it, miss all life's sunshine and

color and warmth. Such people always talk about what they must give up in order to become Christians; they never realize what they will get. Perhaps it is not meant that they should, at first; for God makes promises and not bargains; and the heart that has never tried Him does not know how much His promises mean. But this is the beautiful problem of life, to find out the love of God by looking at it when it can be seen, by believing in it when it is hidden, and by trusting in it and following it always.

In speaking of this Divine Love, it might seem to some more natural to say the love of Christ than the love of God, because to the first phrase they would attach a more definite meaning. But there is a fundamental truth which we sometimes forget; that Christ came into the world *because* God loved us. The love goes back of everything. Christ came as God Incarnate, to show us what God was, how He felt toward

us ; to reveal the love which already existed, and give it its utmost expression in suffering and dying for our sakes. He came, not in order that the Father might love us, but because He *did* love us ; that He might prove it to us, and we might believe Him. Here is the key-note for our song of life, and here is our inspiration for an answering love. For, strange as it may seem, it is almost the hardest thing in the world to love God ; the one thing harder is to believe in His love to us. If every soul in Christendom were to cry out its heart-felt want, it would be the refrain of the hymn, " More love to Thee ! More love to Thee ! " And yet there is one want that is deeper still, — the want of faith : because if we actually realized what God has done for us and how much He loves us, we could not possibly help loving Him, any more than a blind man could help seeing when his eyes were opened. And so we can understand how it is that when we look at a Concordance to our Bible

we find so many columns devoted to the words "faith" and "believe."

Let us stop a moment, and think about this great fact of God's love; for so many of us Christians shiver out our years in a sort of spiritual Siberia, and "spend our life in keeping up our life." We are so very conscious that we are not lovable that we cannot comprehend how we can be loved. And yet the chief reason why the favorite hymn, —

"Just as I am, without one plea,"

has found so deep a lodgment everywhere in the Church is, because it brings home to us the wonderful truth that God is always ready to welcome us, just as we are, if we will only come to Him. Not that He means us to stay just as we are; but because the coming to Him is the first step toward making us what we want to be and what He would have us. And His reception of us is so much kinder than we expected! God's condescension is so different from man's condescension.

Why do we weary ourselves to learn faith's lessons before we come to Him ; instead of coming first, and learning afterward ? For coming to Him is the first duty as well as the first privilege ; and, if we can say nothing else, we can surely repeat with Fénelon, " O Lord, take my heart, for I cannot give it ; and when Thou hast it, oh keep it ! for I cannot keep it for Thee ; and save me in spite of myself, for Jesus Christ's sake ! " There is a sermon upon the " Hidden Power of Christ's Passion," — " I, if I be lifted up, will draw all men unto me," — which tells us how, by the attraction of the Cross, the soul that is far off in the tumult of the world finds some strange, secret power calling it away ; some longing for a better heart ; some yearning for a nobler life, that lures on the reluctant feet, more than half afraid of the path before them. And then, as it comes a little nearer, the earthly things which it had clasped so closely, begin to lose their hold ; they fail to satisfy ; they drop from the hands : and the

soul does not know what has been done to it, but feels that it must follow on. And by and by the hands outstretch themselves to that uplifted Cross, and the heart is conscious that it can be filled with no lower love ; and all that stood between fades away like shadows ; and sorrow comes, but does not daunt ; and pain may terrify, but cannot turn aside : and the soul goes on, up heights it could not measure, down depths it could not fathom ; knowing only that Christ is leading, and the Cross is still before.

Thus it is that the love of God bestows on us the power to follow Him. The thing we dread at the outset is self-denial—the giving up of our own sins and wishes and wills. But if we believe that God is ready to help us, and looks with love upon the faintest desire after Him, we will ask for that help, and use it when it is given. He can make it easy for us to consecrate ourselves to Him, or He can enable us to do it even when it is hard — and nobody else can. So the only

thing to be done is to pray to Him, to believe in Him, and to keep on praying and doing everything He bids us do. When God teaches us the gospel, His lessons mean something, and bear fruit. Besides, while we let go earth with one hand we must grasp heaven with the other. The promises of God are, even in their lowest aspect, far more beautiful than the promises of the world ; and God keeps His promises, while the world cheats. It is a happy thing to live by the love of God, and it is the normal law of life which He intends for everybody, and offers to all who will accept. If He could speak but twice to the soul, I think the words would be, "Come unto me," and "Only believe !"

There is, on the plains of Texas, a little flower called the compass flower, which, in all changes of wind or weather, points its leaves invariably to the north. We should be like that compass flower, and Christ the magnet. As it is the nature of a magnet to

draw, so the love of God will draw our hearts to Himself, if we will only let it. No one ever learned to love God by merely trying to excite the feeling. We do not learn to love our human friends in that fashion. If we wish to increase our affection to any one in this world we dwell often and often upon the thought of how lovely they are, what beautiful traits of character they display, how kind and good and noble they always seem. Then we think of what they have done for us, and watch the way in which they seek to make us happy, till our love comes out spontaneously to meet what is already in them. And thus it is in regard to God. We are to accustom ourselves to consider, not only the doctrines of the gospel, but God Himself, as shown to us in our Saviour, and as we find Him in our lives. If earthly friends are noble and good and kind, He is better than all, and He loves us ! He has lived and died for us ; and all our daily helps and blessings and joys come direct from Him. We pray to Him

for these little things (which are no trifles to us), but do we thank Him when He gives them to us? Is it not as pleasant to Him to be thanked as it would be to us, if we had done any one a favor? These are some of the steps of the ladder by which we climb to the love of God.

Another way is in keeping His commandments. Right feeling is to be the inspiration of right living, not the substitute for it. Feeling is to crystallize into principle. The new creation is a creation of character; and principle is not legality. A man must be honest and truthful and benevolent from principle. So too he must use the means of grace from principle. Daily prayer and reading of the Bible must be done whether we feel like it or not. Happy he to whom the means of grace are means of delight; but they are always means of God's leading. Anybody who tries as hard as he can to please God, because he really wants to be good, is sure of divine guidance. He will

get many deep experiences of human helplessness and a Redeemer's strength ; but when God teaches we need not dread the lesson. He may make mistakes ; but God's love holds on to him, and is ready to help him just as far as he is willing to be helped. It may turn him off from the particular track on which he is going ; but it will only be to put him on a higher and straighter one ; for the life of duty is always included in, though uplifted by, the life of love.

God's commandments, says the Apostle, are not grievous. We think they *are* grievous ; but in reality they are the beautiful standard of ideal perfection, holding in themselves all we long for, and all that satisfies the soul. For the sum of the law is to love God with all our heart and soul and mind and strength, and our neighbor as ourselves. Just see what it is ! To make our life a blessing to the race ; to give shape and form to the dreams of brotherhood and philanthropy which have floated before men's eyes like fair

but unsubstantial clouds ; to rise yet higher than this, to love God Himself with all the heart, — to satisfy every yearning of human affection with an object that can never disappoint nor satiate, with a sympathy whose readiness and delicacy is the very thing for which we search the world in vain, with a depth and tenderness of which all earthly friendship or desire is but the faint and weak reflection ; to love Him with all the soul, so that no breath of aspiration is unsatisfied, no divine craving unfilled, no infinite need unsupplied by an infinite Saviour ; to love Him with all the mind, realizing that everything that is noble and lofty and grand is but a little ray from the Most High and Great and Majestic God, whose outermost splendors we might be proud to worship, yet who in the innermost glory of His goodness is our Father. *This* is God's law, of which we are so accustomed to think as restraint, and irksomeness, and oppression : and because it is His law it is the highest satisfac-

tion and flowering out of our nature. It is one of the greatest of blessings to catch a glimpse of this truth, because it helps us to see that the efforts we make to keep even the least of the commandments run in the same line with our noblest aspirations ; so that we may get rid of much of the feeling of drudgery that haunts an ordinary life. It is so good to know that God wants us to be happy, and so good to know that the things He tells us to do are not arbitrary requirements, but ways to lead us into happiness !

But, best of all, we learn to love God by daily living with Him. "The secret of the Lord is with them that fear Him." Put in contrast His forbearance and gentleness and ceaseless patience, with our waywardness and meanness and want of faith. What human friendship would we not weary if it only knew everything ! But God sees straight through us, and loves us still.

“Kind hearts are here ; but yet the tenderest one
Has limits to its mercy — God has none.”

Oh there is a rest in this love of God which falls upon the soul like the sunshine on the quiet hills ! To feel that we are His ; that He takes care of us ; that He knows all we need ; that He gives us His Spirit day by day to lead and bless us ; that when we sin He pardons ; that when we are in perplexity He points the way ; that His light shines through our darkness, and His tenderness pities all our pain ! This is the sympathy of Jesus, and the help of Almighty God ! This is the rest of faith ; because we depend on something outside ourselves, a foundation which can never fail. It was a custom in the early Church to sing at the time of the celebration of the Holy Communion the 34th Psalm :—

“O taste and see how gracious the Lord is ; blessed is the man that trusteth in Him.

“O fear the Lord, ye that are His

Saints ; for they that fear Him lack nothing.

“The lions do lack and suffer hunger ; but they that seek the Lord shall want no manner of thing that is good.”

Our part is simply to follow Him every moment ; submitting to His will, eager to do His pleasure, taking all He gives us, and believing that His wisdom gives the best. He knows what blessings we require, and when to send them. “For what we need for our Sanctification is not only grace, but the right grace ; the right grace at the right time, and in the right place.”

So the love of God will shine, if we will let it, over every hour of our lives. It adapts itself to all our necessities. When we are grieved with the burden of our sins, it is forgiving love : “If any man sin, we have an advocate with the Father, Jesus Christ the righteous, and He is the propitiation for our sins.” When we are wearied and worn out, it is refreshing love : “Come

unto me all ye that labor and are heavy-laden, and I will give you rest." In temptation, it is delivering love: "God is faithful, who will not suffer you to be tempted above that ye are able." In sorrow, it is consoling love: "As one whom his mother comforteth, so will I comfort you." In death, it is triumphant love: for "Death is swallowed up in victory." And what we need is just faith to take it all in. Then peace and joy will spring up of themselves, and self-devotion will be easy. One reason why it is so hard to submit our wills is that we cannot understand that God's way is the best. We think we are wiser than Omniscience. We need the perfect trust which not only says, "Thy will be done," but is satisfied with it when it is done. We ask the Lord to accept all we have and are; to use us as He chooses, and to put us where He pleases; yet when He takes us at our word we are astonished and distressed. We supposed He would guide us east, but lo!

He sends us west. And we fail to comprehend that His love knows no west nor east, but extends so far on every side that we can never get beyond its protecting wisdom and power.

Nothing but this love can lighten the darkness of life. All other torches go out in the night and storm. Faith has one grand axiom which it applies to all doubt and sadness — the truth that “All things work together for good to them that love God.” “Let not your heart be troubled, neither let it be afraid.” How often it is afraid — tormented with anxieties which He never intended us to feel; oppressed by care which He bids us cast on Him; fretted by mysteries which He never meant us to solve. He is the governor of the earth; not we. Is His goodness less than ours, or His justice less than ours, or His pity less than ours, that we cannot leave His own world in His own hands? And for ourselves, have we not sight, as well as faith, to assure

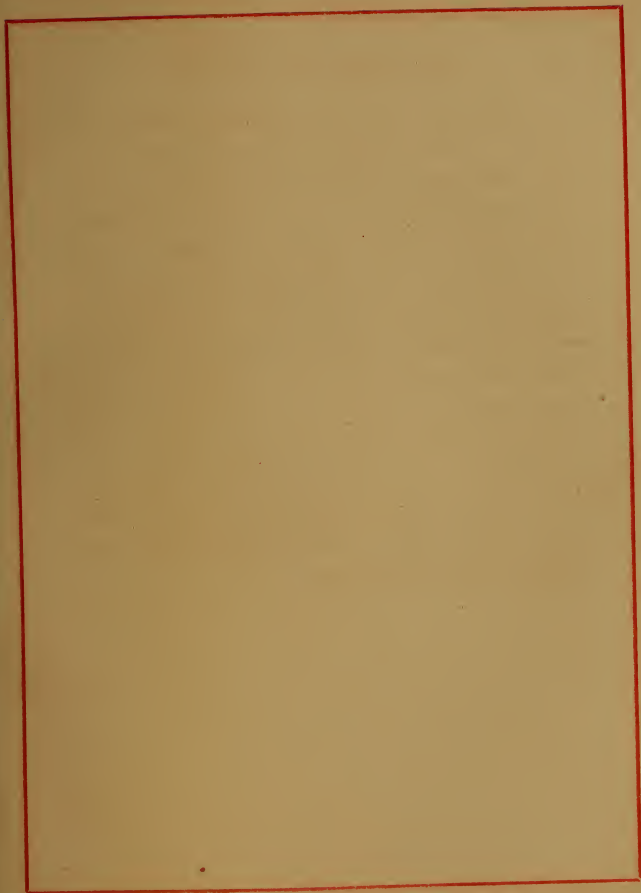
us of His love? Who can look back upon the past without seeing the golden thread of His mercy running through the years? All our experience resolves itself into the confession, "Hitherto hath the Lord helped us!" We did not always see the help at the time, but we can see a great deal of it now; and we can see, too, how very unfortunate it would have been if we had perpetually had our own way. We are not half thankful enough for unanswered prayers. God knew better than to give us everything we wanted. Somebody remarks, "More tears are shed over fulfilled than over disappointed hopes;" and if we do not see the force of the sentence, we have been spared a sorrowful lesson. As to reckoning up the positive blessings which God has lavished on us, we might as well attempt to count the sunbeams. Then let faith do its work for the future. Trust and rest. David has said it all in four little words: "The Lord is my Shepherd; *I shall not want.*"

There is a wonderful passage in the Epistle to the Romans which tells us that "Patience worketh experience, and experience hope." In the world's logic this would be entirely reversed. Experience would work disenchantment, bitterness, and distrust. But how beautiful to live a life in which experience worketh hope! "Whoso is wise, will ponder these things; and they shall understand the loving kindness of the Lord."

And as we do begin, so dimly and slowly, to understand it, shall not our cold hearts warm into a gratitude not only of the lips but of the life? Shall we be so loved, and yet so loveless? Shall we see so much in the earthly loves, which are but shadows of heaven's great reality, and so little in the divine Saviour who loved us and gave Himself for us? Would we be mean enough to take everything, and yield nothing in return? For what Christ asks is first the affection of the heart, and then the thank-

offering of the life ; the loyalty to obey, and the earnestness to work for Him. How many on every side are questioning the meaning of life ; looking for some purpose to inspire them ; some aim to satisfy : and all the while the Lord offers us His own work to do, and His own Spirit by which to do it. We are to bless even as He blesses. If He is kind to the unthankful and the evil, shall we be hard and selfish ? When we hear the hungry cry, and see the naked shiver, and the sick are dying around us, and the stranger and the poor are in our streets, shall we hear no still, small voice which whispers, " Inasmuch as ye did it to one of the least of these, ye have done it unto me " ? While angels wait rejoicing for the repentant sinner, shall we not be eager to point him to the Cross ? While the world's great sorrows crush down those who mourn, and the world's great darkness shuts out the rays of hope, shall not our willing hands help to lift the veil that hides

the gracious Lord from His children, and let in on them the sunshine of His love? Oh! the life of an Archangel is only a life of loving service; and our little bit of mortality has it for its privilege to copy it here in miniature, till we come to the freer, grander sphere above. To do God's will from morning till night; to bring our hearts into unison with His own; to grasp the opportunities as they fly; to plant our earthly seeds for His heavenly harvest: this is the vocation to which we are called. May He who sees our deep unworthiness and frailty and sin, so fill us with Himself that our calling may be our joy!





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